

Information to identify the case:

Debtor 1	<u>John D. Modaffari</u>	Social Security number or ITIN	xxx-xx-6328
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Karen A. Modaffari</u>	Social Security number or ITIN	xxx-xx-9733
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-21418-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John D. Modaffari

Karen A. Modaffari

11/16/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John D. Modaffari
Karen A. Modaffari
Debtors

Case No. 22-21418-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 16, 2022

User: admin
Form ID: 318

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Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ John D. Modaffari, Karen A. Modaffari, 100 Wood Park Lane, Pittsburgh, PA 15209-1057
15500230	+ One Main Bank, PO Box 1010, Evansville, IN 47706-1010
15500231	Select Portfolio, 3815 Southwest Temple, Salt Lake City, UT 84115

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 17 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 16 2022 23:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 17 2022 04:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 16 2022 23:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Nov 16 2022 23:56:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ EDI: RECOVERYCORP.COM	Nov 17 2022 04:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 16 2022 23:56:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15500222	+ EDI: CITICORP.COM	Nov 17 2022 04:53:00	Best Buy/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
15500223	+ EDI: CAPITALONE.COM	Nov 17 2022 04:53:00	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
15500224	+ EDI: CITICORP.COM	Nov 17 2022 04:53:00	Citibank Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
15500225	+ EDI: WFNNB.COM	Nov 17 2022 04:53:00	Comenity Bank/Kay Jewelers, 3095 Loyalty Circle, Building A, Columbus, OH 43219-3673
15500226	EDI: WFNNB.COM	Nov 17 2022 04:53:00	Comenity Bank/Roamans, PO Box 182789, Columbus, OH 43218-2789
15500227	EDI: WFNNB.COM		

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User: admin

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15500228	+ EDI: CITICORP.COM	Nov 17 2022 04:53:00	Comenity Bank/Women Within, PO Box 182125, Columbus, OH 43218-2125
15500229	Email/Text: PBNCNotifications@peritussservices.com	Nov 17 2022 04:53:00	Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
15500232	+ EDI: RMSC.COM	Nov 16 2022 23:56:00	Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
15500233	+ EDI: RMSC.COM	Nov 17 2022 04:53:00	Synco/JC Penneys, PO Box 965005, Orlando, FL 32896-5005
15500710	+ EDI: RMSC.COM	Nov 17 2022 04:53:00	Synco/Lowes, PO Box 965005, Orlando, FL 32896-5005
15500234	+ Email/Text: BankruptcyNotice@upmc.edu	Nov 17 2022 04:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
		Nov 16 2022 23:57:00	UPMC, Distribution Room #386, 2 Hotel Metal Street, Pittsburgh, PA 15203-2348

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, not in its individ

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2021-R1, Mortgage-Backed Notes, Series 2021-R1 bnicholas@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jeffrey J. Sikirica	TrusteeSikirica@gmail.com PA59@ecfbis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

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Shawn N. Wright

on behalf of Joint Debtor Karen A. Modaffari shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Shawn N. Wright

on behalf of Debtor John D. Modaffari shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 7